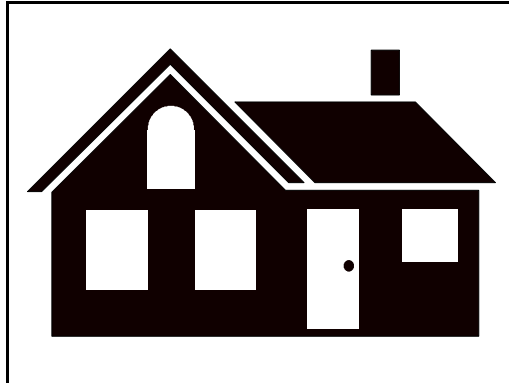# Board of Governors of the Federal Reserve System

Home Mortgage Disclosure Act Operations

Federal Reserve Board, 20th & Constitution Avenue, NW, Stop # 502, Washington, DC 20551 - (202) 452-2016

File Specifications For 1995/1996 HMDA data

Federal Deposit Insurance Corporation (FDIC)
National Credit Union Association (NCUA)
Office of the Comptroller of the Currency (OCC)

January 1996

File Specifications For 1995/1996 HMDA Data

Introduction

The following information describes the format used when sending automated HMDA data to the Board of Governors of the Federal Reserve System. These formats should only be used to send data to the Board if you are a FDIC, NCUA, or OCC reporter.

General Information For PC Diskette and Magnetic Tape

All records are 314 characters and contain the following:

- The Transmittal Sheet has 20 elements comprising 300 characters and filler comprising 14 characters of blanks.

- The Loan/Application Register has 26 elements comprising 101 characters and filler comprising 213 characters of blanks.

PC Diskette Format Information

PC Diskette Format Characteristics

HMDA data submitted via diskette, must adhere to the following specifications:

1. The diskette must be formatted with IBM or MS DOS, for IBM compatible personal computers. The following diskette formats will be accepted:

    •   5 1/4" double density, 360K formatted capacity

    •   5 1/4" high density, 1.2M formatted capacity

    •   3 1/2" double density, 720K formatted capacity

    •   3 1/2" high density, 1.4M formatted capacity

        (Please refer to your DOS manual to format diskettes.)

2. The HMDA data should be contained in a file named: HMDA.DAT

    •   The file must be the only file on the diskette.

    •   The file may contain HMDA records for multiple respondents that must be sorted in Respondent-ID, Record Type order.

    •   If a HMDA file will not fit on one diskette, it must be split into multiple files (each named HMDA.DAT) using separate diskettes. If a respondent is continued from a previous diskette, the transmittal for that respondent must be duplicated at the beginning of the new diskette.

*3. The HMDA data file must be in ASCII format, containing carriage return/line feed (0D0A in HEX) characters at the end of each record. There should not be an end-of-file mark on the file.

4. The record format is fixed; the fields contained in the record may not be delimited. In addition, the record may not be enclosed in double quotes (").

5. Numeric fields on HMDA records must be right justified and zero filled. If you are using a product that drops the leading zeros on numeric fields, the data will not pass validity edits.

6. The PC diskette(s) should be labeled with information containing the Reporter's identification number, agency code, processing year, contact name, phone number, number of diskettes (e.g., 1 of 3), number of LAR records, and any other pertinent information.

7. All diskettes submitted should be virus-free.

Transmittal Sheet

The Start, End and Length columns are in BYTES. The Data Type should be alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned and right justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 1
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right justified and zero filled.
03. Agency Code	12	12	1	N	Values are 1=OCC, 3=FDIC, or 5=NCUA
04. Timestamp	13	22	10	N	Format is year, month, day, hour, minute (e.g., Sept. 17,1996, at 1:30 pm would be 9609171330)
05. Transaction Code	23	23	1	N	Values are 1 = Delete, 2=Add, or 3 = Revise
06. Activity Year	24	27	4	N	Four digit year (e.g., 1996)
07. Respondent Name	28	57	30	AN	
08. Respondent Address	58	97	40	AN	
09. Respondent City	98	122	25	AN	
10. Respondent State	123	124	2	AN	Postal Code abbreviation
11. Respondent Zip	125	134	10	AN	Format is 99999 left justified or Code 99999-9999
12. Parent Name	135	164	30	AN	If applicable
13. Parent Address	165	204	40	AN	If applicable
14. Parent City	205	229	25	AN	If applicable
15. Parent State	230	231	2	AN	If applicable
16. Parent Zip Code	232	241	10	AN	If applicable
17. Contact Person's Name	242	271	30	AN	For report questions
18. Contact Person's Phone Number	272	283	12	AN	Format is 999-999-9999
19. Tax ID	284	293	10	AN	Format is 99-9999999
20. Total Line Entries	294	300	7	AN	The number of line entries contained in the accompanying Loan Application Register
21. Filler	301	314	14	AN	Blank

Loan/Application Register

The Start, End and Length columns are in BYTES. The Data Type should be alphanumeric "AN" or numeric "N."
Numeric N fields are unpacked, unsigned and right justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 2
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right justified and zero filled.
03. Agency Code	12	12	1	N	Values are 1=OCC, 3=FDIC, or 5=NCUA
04. Timestamp	13	22	10	N	Format is year, month, day, hour, minute (e.g., Sept. 17, 1996, at 1:30 pm would be 9609171330)
05. Transaction Code	23	23	1	N	Values are 1=Delete, 2=Add, or 3=Revise
06. Loan/Application Number	24	48	25	AN	Unique identifier across the home office and branch sites
07. Date Application Received	49	56	8	AN	Format is mm/dd/yy or NA left justified
08. Loan Type	57	57	1	N	Values are 1, 2, 3 or 4
09. Loan Purpose	58	58	1	N	Values are 1, 2, 3 or 4
10. Owner Occupancy	59	59	1	N	Values are 1, 2 or 3
11. Loan Amount	60	64	5	N	Rounded to the nearest thousand with leading zeros and without commas
12. Type of Action Taken	65	65	1	N	Values are 1, 2, 3, 4, 5 or 6
13. Date of Action	66	73	8	AN	Format is mm/dd/yy
14. MSA	74	77	4	AN	FIPS code with leading zeros or NA left justified
15. State Code	78	79	2	AN	FIPS code with leading zeros or NA left justified
16. County Code	80	82	3	AN	FIPS code with leading zeros or NA left justified
17. Census Tract	83	89	7	AN	Include decimal point and any leading or trailing zeros or NA left justified
18. Applicant Race	90	90	1	N	Values are 1, 2, 3, 4, 5, 6, 7 or 8

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
19. Co-Applicant Race	91	91	1	N	Values are 1, 2, 3, 4, 5, 6, 7 or 8
20. Applicant Sex	92	92	1	N	Values are 1, 2, 3 or 4
21. Co-applicant Sex	93	93	1	N	Values are 1, 2, 3 or 4
22. Applicant Income	94	97	4	AN	Rounded to the nearest thousand with leading zeros and without commas or NA left justified
23. Type of Purchaser	98	98	1	AN	Values are 0, 1, 2, 3, 4, 5, 6, 7, 8 or 9
24. Denial Reason: 1	99	99	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
25. Denial Reason: 2	100	100	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
26. Denial Reason: 3	101	101	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
27. Filler	102	314	213	AN	Blank
* CRLF (0D0A)					Carriage return/line feed

Magnetic Tape Format Information

Magnetic Tape Format Characteristics

HMDA data submitted via Magnetic Tape, must adhere to the following specifications:

1. Tape Label: non-labeled

2. Record Format: Fixed Block

3. Blocksize: 24,178

4. Record Length: 314

5. File Organization: Physical Sequential

6. Tape Density: 5 or 9 track should in 6250 bpi.
    3840 IBM Compatible Cartridges - non-compressed.

7. Data Format: EBCDIC

8. The Tape will contain three types of records:

    0 = File Identifier
    1 = Transmittal Sheet
    2 = LAR Register Data

A tape should be accompanied with a document containing the Respondent's, agency code, identification number, tape volume number, record length, block size, contact name, phone number, number of LAR records, and any other pertinent information.

File Identifier

The Start, End and Length columns are in BYTES. The Data Type should be alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned and right justified.

Element Label	Start	End	Length	Data Type		Comments, Values, Keys, etc.
01. Record ID	1	1	1	N		Value is 0
02. Filler	2	15	14	AN		Blank
03. Source ID	16	16	1	N		Values are 1=OCC, 3=FDIC, or 5=NCUA
04. Filler	17	23	7	AN		Blank
05. Transmission Timestamp	24	33	10	N		Format is year, month, day, hour, minute (e.g., February 1, 1996, at 2:30 pm would be 9602011430). 24 hour clock.
06. Filler	34	43	10	AN		Blank
07. Series ID	44	47	4	AN		Four character acronym = HMDA
08. Filler	48	48	1	AN		Blank
09. File Status	49	49	1	AN		P or blank = Production T = Test
10. Filler	50	61	12	AN		Blank
11. Activity Year	62	65	4	N		Four digit year (e.g., 1996)
12. Filler	66	314	249	AN		Blank

Transmittal Sheet

The Start, End and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned and right justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 1
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right justified and zero filled.
03. Agency Code	12	12	1	N	Values are 1=OCC, 3=FDIC, or 5=NCUA
04. Timestamp	13	22	10	N	Format is year, month, day, hour, minute (e.g., Jan. 17,1996, at 1:30 pm would be 9601171330)
05. Transaction Code	23	23	1	N	Values are 1=Delete, 2=Add, or 3 = Revise
06. Activity Year	24	27	4	N	Four digit year (e.g., 1996)
07. Respondent Name	28	57	30	AN	
08. Respondent Address	58	97	40	AN	
09. Respondent City	98	122	25	AN	
10. Respondent State	123	124	2	AN	Postal Code abbreviation
11. Respondent Zip Code	125	134	10	AN	Format is 99999 left justified or 99999-9999
12. Parent Name	135	164	30	AN	If applicable
13. Parent Address	165	204	40	AN	If applicable
14. Parent City	205	229	25	AN	If applicable
15. Parent State	230	231	2	AN	If applicable
16. Parent Zip Code	232	241	10	AN	If applicable
17. Contact Person's Name	242	271	30	AN	For report questions
18. Contact Person's Phone Number	272	283	12	AN	Format is 999-999-9999
19. Tax ID	284	293	10	AN	Format is 99-9999999
20. Total Line Entries	294	300	7	AN	The number of line entries contained in the accompanying Loan Application Register
21. Filler	301	314	14	AN	Blank

Loan/Application Register

The Start, End and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N." Numeric N fields are unpacked, unsigned and right justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 2
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right justified and zero filled.
03. Agency Code	12	12	1	N	Values are 1=OCC, 3=FDIC, or 5=NCUA
04. Timestamp	13	22	10	N	Format is year, month, day, hour, minute (e.g., Sept. 17, 1996, at 1:30 pm would be 9609171330)
05. Transaction Code	23	23	1	N	Values are 1=Delete, 2=Add, or 3=Revise
06. Loan/Application Number	24	48	25	AN	Unique identifier across the home office and branch sites
07. Date Application Received	49	56	8	AN	Format is mm/dd/yy or NA left justified
08. Loan Type	57	57	1	N	Values are 1, 2, 3 or 4
09. Loan Purpose	58	58	1	N	Values are 1, 2, 3 or 4
10. Owner Occupancy	59	59	1	N	Values are 1, 2 or 3
11. Loan Amount	60	64	5	N	Rounded to the nearest thousand with leading zeros and without commas
12. Type of Action Taken	65	65	1	N	Values are 1, 2 ,3, 4, 5 or 6
13. Date of Action	66	73	8	AN	Format is mm/dd/yy
14. MSA	74	77	4	AN	FIPS code with leading zeros or NA left justified
15. State Code	78	79	2	AN	FIPS code with leading zeros or NA left justified

Loan/Application Register(Cont'd)

16. County Code	80	82	3	AN	FIPS code with leading zeros or NA left justified
17. Census Tract	83	89	7	AN	Include decimal point and any leading or trailing zeros or NA left justified
18. Applicant Race	90	90	1	N	Values are 1, 2, 3, 4, 5, 6, 7 or 8
19. Co-Applicant Race	91	91	1	N	Values are 1, 2, 3, 4, 5, 6, 7 or 8
20. Applicant Sex	92	92	1	N	Values are 1, 2, 3 or 4
21. Co-applicant Sex	93	93	1	N	Values are 1, 2, 3 or 4
22. Applicant Income	94	97	4	AN	Rounded to the nearest thousand with leading zeros and without commas or NA left justified
23. Type of Purchaser	98	98	1	N	Values are 0, 1, 2, 3, 4, 5, 6, 7, 8 or 9
24. Denial Reason: 1	99	99	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
25. Denial Reason: 2	100	100	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
26. Denial Reason: 3	101	101	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
27. Filler	102	314	213	AN	Blank